

Fill in this information to identify the case:Debtor 1 Charmaine S Yap
dba Jaaruba of Success, LLC

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the EASTERN District of NEW YORKCase number 1-18-44952-cec**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: MTGLQ INVESTORS, L.P.Court claim no. (if known): 1-2Last 4 digits of any number you use to
identify the debtor's account: 1639Date of payment change: 5/1/2019Must be at least 21 days after date
of this noticeNew total payment: \$1,773.20

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☒ No.☐ Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: New escrow payment: **Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☐ No☒ Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: 4.750%New interest rate: 5.125%Current principal and interest payment: \$1,247.64 New principal and interest payment: \$1,280.69**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes

Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment New mortgage payment:

Debtor 1 Charmaine S Yap
dba Jaaruba of Success, LLC

Case number (if known) 1-18-44952-cec

Print Name

Middle Name

Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Sindi Mncina
 Signature

Date 04/10/2019

Print Sindi Mncina
 First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company RAS Crane, LLC

Address 10700 Abbott's Bridge Road, Suite 170
 Number Street

Duluth GA 30097
 City

State

ZIP Code

Contact Phone 470-321-7112

Email smncina@rascrane.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on April 10, 2019,

I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

Barak P Cardenas
Cardenas Islam & Associates PLLC
175-61 Hillside Avenue
Jamaica, NY 11432

Charmaine S Yap
144-18 159th Street
Jamaica, NY 11434

Michael J. Macco
2950 Express Drive South
Suite 109
Islandia, NY 11749

Office of the United States Trustee
Eastern District of NY (Brooklyn Office)
U.S. Federal Office Building
201 Varick Street, Suite 1006
New York, NY 10014

RAS Crane, LLC
Authorized Agent for Secured Creditor
10700 Abbott's Bridge Road, Suite 170
Duluth, GA 30097
Telephone: 470-321-7112
Facsimile: 404-393-1425

By: /s/ Matthew Jones
Matthew Jones
mjones@rascrane.com



9990 Richmond Avenue
Suite 400 South
Houston, TX 77042

March 18, 2019

CHARMAINE YAP
PRO SE
14418 159TH ST
JAMAICA NY 11434-4218

Loan Number [REDACTED]

Changes to Your Mortgage Interest Rate and Payments on May 1, 2019

Your Adjustable-Rate Mortgage (ARM) underwent an interest rate and payment change 12 months ago. Your interest rate and mortgage payment will change on May 1, 2019. After that, your interest rate may change every 12 months for the rest of your loan term. Any changes in your interest rate may also change your mortgage payment.

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	4.75000%	5.12500%
Principal	\$582.05	\$565.04
Interest	\$665.59	\$715.65
Escrow (Taxes and Ins)	\$492.51	\$492.51
Other	\$0.00	\$0.00
Subsidy	\$0.00	\$0.00
Total Monthly Payment	\$1,740.15	\$1,773.20
Effective with Payment Due		May 1, 2019

Interest Rate: We calculated your interest rate by taking a published “index rate” and adding a certain number of percentage points, called the “margin”. Under your loan agreement, your index rate is the 1 YEAR LIBOR FIRST BUSINESS DAY and your margin is 2.25000%. The 1 YEAR LIBOR FIRST BUSINESS DAY is published in the wall street journal. The index value used for this calculation was 2.86488% published on March 1, 2019.

Rate Limit[s]

Your rate cannot go higher than 10.75000% over the life of the loan. Your rate can increase each change period by no more than 2.00000%. Your rate can decrease each change by no more than 2.00000%.

New Interest Rate and Monthly Payment

The table above shows your new interest rate and new monthly payment. These amounts are based on the 1 YEAR LIBOR FIRST BUSINESS DAY index, your margin, your expected loan balance of \$167,567.11, and your remaining loan term of 193 months.

Selene Finance LP is a Debt Collection Agency with license number 2009843 issued by the New York City Department of Consumer Affairs.

Selene Finance LP is registered with the Superintendent. You may file complaints about the Servicer with the New York State Department of Financial Services. You may obtain further information from the New York State Department of Financial Services by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov.

This notice is not intended to be used to establish a loan payoff amount. To get a loan payoff, send a written request to:

Selene Finance LP
Attn: Customer Service Research
P.O. Box 421517
Houston, TX 77242

Selene Finance LP is a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

Please note that if you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally.

For Servicemembers and their Dependents: The Federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including, under most circumstances, a prohibition on foreclosure during and twelve months after the servicemember's active duty service. Selene will not foreclose on the property of a servicemember or his or her dependent during that time, except pursuant to a court order. You also may be entitled to other protections under these laws, including interest rate and fee relief. Please contact us to learn more about your rights.

NMLS# [REDACTED]